

IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI

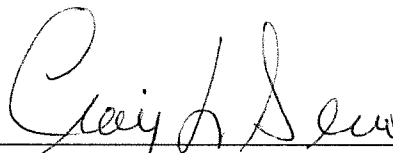
IN RE: THERESA AMES HUGHES
Debtor

CHAPTER 11
CASE NO. 21-10841-JDW

CERTIFICATE OF SERVICE

I, Craig M. Geno, do hereby certify that I have caused to be served this date, via email transmission and/or U.S. Mail, postage prepaid, a true and correct copy of the *Subchapter V Status Report under 11 U.S.C. § 1188(c)* (a copy of which is attached hereto as Exhibit "A") to all creditors and parties-in-interest as listed on the matrix on file with the Clerk of the Court (a copy of which is attached hereto as Exhibit "B").

THIS, the 12 day of June, 2021.



Craig M. Geno

OF COUNSEL:

Craig M. Geno; MSB No. 4793
LAW OFFICES OF CRAIG M. GENO, PLLC
587 Highland Colony Parkway
Ridgeland, MS 39157
601-427-0048 - Telephone
601-427-0050 - Facsimile
cmgeno@cmgenolaw.com

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**IN THE UNITED STATES BANKRUPTCY COURT
SOUTHERN DISTRICT OF MISSISSIPPI**

IN RE: THERESA AMES HUGHES
Debtor

CHAPTER 11
CASE NO. 21-10841-JDW

SUBCHAPTER V STATUS REPORT UNDER 11 U.S.C. § 1188(c)

COMES NOW Theresa Ames Hughes (the “Debtor”), and files this her Subchapter V Status Report under 11 U.S.C. § 1188(c) (the “Status Report”) and in support hereof, would respectfully show as follows, to-wit:

1. The Debtor in this case is an individual, adult resident citizen of the State of Mississippi. She initiated this Chapter 11 case, under Subchapter V of the Bankruptcy Code, by the filing of a Petition on April 29, 2021.
2. The Debtor owns an entity known as SweetPea’s Table, LLC (“SweetPea’s”), which is a full service restaurant located in Olive Branch, Mississippi. A couple of years ago, SweetPea’s was of the belief that it would obtain a loan either from the Small Business Administration or guaranteed by the Small Business Administration to assist the Debtor with cash flow and overhead issues she had encountered at SweetPea’s. Unfortunately, the loan was not forthcoming. In order to “finance” the shortfall the Debtor was incurring at SweetPea’s, she utilized her personal credit cards, obtained personal so-called “kabbage” loans and used the money for operations at SweetPea’s and for living expenses. At the time she incurred the kabbage loans and used the credit cards, she was of the firm conviction that a loan was forthcoming.
3. When the loan to SweetPea’s did not materialize, and its financial situation deteriorated rapidly, the Debtor caused SweetPea’s to file a Chapter 11 reorganization case in this Honorable Court.

EXHIBIT “A”

4. The SweetPea's reorganization was successful, and the Court entered an order of confirmation on December 18, 2020. The SweetPea's case was closed by order of the Court entered on January 21, 2021.

5. Although the SweetPea's case resulted in a successful reorganization, the debts that the Debtor owed to credit cards and that she had guaranteed to other lenders were not going to be paid in full in the SweetPea's case. As collection suits began to mount, rather than trying to settle some of the claims on a piecemeal basis, the Debtor elected to file Chapter 11 here, in order to consolidate her debts and provide what projected disposable income she may have to her individual creditors.

6. The Debtor's salary at SweetPea's has almost always been \$4,000 a month. The Debtor may very well need to raise that in order to meet her living expenses and debt service on her home. The Debtor also receives child support for one of her children and another child receives Social Security benefits because her father is deceased.

7. Further, the Debtor's parents live with her in her home at 205 Commissary Drive in Olive Branch, Mississippi, and they contribute, from time to time, to the cost of living the Debtor and her two children are incurring. Still, it is a close struggle each month for the Debtor to maintain the debt service on her home, the debt service on her automobile and provide for the everyday necessities of life for herself and her children. In the event the SweetPea's business can grow, she must consider raising her salary. And, at \$48,000 per year (or \$60,000 for that matter), the Debtor and her two dependents are certainly not overpaid.

8. The Debtor does not anticipate a substantial amount of funds flowing to the general unsecured creditors in this case. While the SweetPea's case resulted in a successful reorganization, the Debtor struggled mightily during the throes of COVID just to keep her doors open (after the

closing orders were lifted). Now that things are “opening up,” the Debtor is struggling to find employees to wait tables, clean tables, cook the food and otherwise carry on the business at SweetPea’s. That inability to find employees has restricted SweetPea’s expansion and has even further restricted it to an income level below that of where it was before it filed bankruptcy. On a positive note, customers are returning to SweetPea’s, sales are up, and the Debtor believes that sales will continue to gradually rise until they not only meet pre-petition levels, but exceed them. SweetPea’s serves good food and has live entertainment on Thursday and Friday evenings.

9. The Debtor will file her plan of reorganization on time and will pursue confirmation of it in this relatively simple and straightforward Subchapter V case.

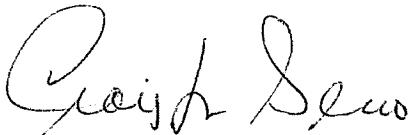
THIS, the 12th day of June, 2021.

Respectfully submitted,

THERESA AMES HUGHES

By Her Attorneys,

LAW OFFICES OF CRAIG M. GENO, PLLC

By: 
Craig M. Geno

OF COUNSEL:

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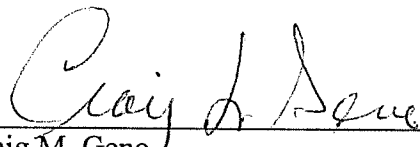
CERTIFICATE OF SERVICE

I, Craig M. Geno, do hereby certify that I have caused to be served this date, via electronic filing transmission, a true and correct copy of the above and foregoing to the following:

Sammye S. Tharp, Esq.
Office of the United States Trustee
sammye.s.tharp@usdoj.gov

Robert A. Byrd, Esq.
Subchapter V. Trustee
rab@byrdwiser.com

THIS, the 12th day of June, 2021.



Craig M. Geno

Label Matrix for local noticing
0537-1
Case 21-10841-JDW
Northern District of Mississippi
Aberdeen
Fri May 28 13:10:21 CDT 2021

Bridgestone Credit Card
Credit First N.A.
3451 Harry S. Truman Blvd
Saint Charles, MO 63301-4047

Robert A. Byrd
Byrd & Wiser
P. O. Box 1939
Biloxi, MS 39533-1939

(p)JPMORGAN CHASE BANK N A
BANKRUPTCY MAIL INTAKE TEAM
700 KANSAS LANE FLOOR 01
MONROE LA 71203-4774

(p)EVEREST BUSINESS FUNDING LLC
8200 NW 52ND TERR
SECOND FLOOR
DORAL FL 33166-7852

(p)INTERNAL REVENUE SERVICE
CENTRALIZED INSOLVENCY OPERATIONS
PO BOX 7346
PHILADELPHIA PA 19101-7346

JPMorgan Chase Bank, N.A.
s/b/m/t Chase Bank USA, N.A.
c/o Robertson, Anschutz & Schneid, P.L.
6409 Congress Avenue, Suite 100
Boca Raton, FL 33487-2853

MS Tax Commission
P.O. Box 22808
Jackson, MS 39225-2808

Mississippi Department of Revenue
Bankruptcy Section
Post Office Box 22808
Jackson MS 39225-2808

Regions Bank
PO Box 10063
Birmingham, AL 35202-0063

BankPlus
385A Highland Colony Parkway
Suite 110
Ridgeland, MS 39157-6040

Bridgestone Credit Card
Credit First N.A.
P.O. Box 81344
Cleveland, OH 44188-0344

CAN Capital, Inc., assignee of WebBank
2015 Vaughn Road
Building 500
Kennesaw, GA 30144-7831

Discover Bank
Discover Products Inc
PO Box 3025
New Albany, OH 43054-3025

Craig M. Geno
Law Offices of Craig M. Geno, PLLC
587 Highland Colony Parkway
Ridgeland, MS 39157-8784

Internal Revenue Service
In care of U.S. Attorney
900 Jefferson Avenue
Oxford MS 38655-3608

Kalamata Capital Group, LLC
7315 Wisconsin Avenue East
Suite 550 East
Bethesda, MD 20814-3306

Memphis Radiological, PC
P.O. Box 1692
Memphis, TN 38101-1692

PDI, Inc.
6600 Vaiden Road
Hernando, MS 38632-9152

Sequium Asset Solutions
1130 Northchase Parkway
Suite 150
Marietta, GA 30067-6429

BankPlus
8990 Pigeon Roost Road
Olive Branch, MS 38654-1555

Business Advance Team, LLC
d/b/a Everyday Capital
c/o Josh Goldberg, MCA Recovery, LLC
116 Nassau Street, Suite 804
New York, NY 10038-2481

Can Capital, Inc./WebBank
2015 Vaughn Road NW
Suite 500
Kennesaw, GA 30144-7831

Discover Credit Card
P.O. Box 6103
Carol Stream, IL 60197-6103

Teresa Ames Hughes
205 Commissary Drive
Olive Branch, MS 38654-7337

Internal Revenue Service
P. O. Box 7346
Philadelphia PA 19101-7346

LoanMe, Inc.
1900 S. State College Blvd.
Suite 300
Anaheim, CA 92806-6152

Methodist Le Bonheur Healthcare
P.O. Box 734184
Dallas, TX 75373-4184

Regions Bank
Consumer Loan Processing
P.O. Box 2224
Birmingham, AL 35246-0026

Sound Physicians Emergency Med of Greater Me
P.O. Box 748996
Los Angeles, CA 90074-8996

EXHIBIT "B"

SweetPea's Table, LLC
205 Commissary Drive
Olive Branch, MS 38654-7337

Synchrony Bank
c/o PRA Receivables Management, LLC
PO Box 41021
Norfolk, VA 23541-1021

The Bureaus, Inc./Synchrony Bank
c/o PRA Receivables Management, LLC
P O Box 41021
Norfolk, VA 23541-1021

U. S. Trustee
501 East Court Street, Suite 6-430
Jackson, MS 39201-5022

U.S. Securities and Exchange Commission
Atlanta Regional Office
950 East Paces Ferry Road, N.E., Suite 9
Atlanta GA 30326-1180

The preferred mailing address (p) above has been substituted for the following entity/entities as so specified by said entity/entities in a Notice of Address filed pursuant to 11 U.S.C. 342(f) and Fed.R.Bank.P. 2002 (g)(4).

Chase/Amazon Credit Card
Cardmember Service
P.O. Box 6294
Carol Stream, IL 60197-6294

EBF Partners, LLC
d/b/a Everest Business Funding
5 West 37th Street
Suite 1100
New York, NY 10018

IRS
Att: Special Procedures Staff
100 W. Capitol St.
Room 504
Jackson, MS 39269

(d)Internal Revenue Service
Attn: Special Processing Staff
100 West Capitol Street
Room 504
Jackson MS 39269

The following recipients may be/have been bypassed for notice due to an undeliverable (u) or duplicate (d) address.

(u)Synchrony Bank/Lowe's

End of Label Matrix	
Mailable recipients	34
Bypassed recipients	1
Total	35